



To: All Retirees and Former Employees
From: Janet Phipps, Director
Date: January 2016
RE: Important Notice Regarding New Tax Documents for 2015 Tax Year

Per the Affordable Care Act (ACA) legislation, employers and insurance carriers must provide employees and insureds with new Internal Revenue Service (IRS) Forms providing information on health insurance offers and coverage for 2015. The information contained in these Forms is required for filing Federal income tax returns with the IRS for 2015.

All Retirees and former employees enrolled in COBRA in a State-sponsored Wellmark (Blue Cross Blue Shield of Iowa) insurance plan in 2015 are scheduled to receive one or more of the following Forms, depending upon retirement/termination date and insurance plan, by February 1, 2016:

You will receive **Form 1095-B from the State of Iowa** if you were a Retiree the entire 2015 tax year or former employee enrolled in COBRA at the beginning of the 2015 tax year in any of the following self-funded plans:

- | | | |
|-------------------|----------------------|----------------------------------|
| 1) Blue Access | 2) Blue Advantage | 3) Iowa Select |
| 4) Program 3 Plus | 5) Deductible 3 Plus | 6) Gold Preferred (retiree plan) |

Contact the DAS Human Resources Enterprise at ACA@iowa.gov if you do not receive Form 1095-B from the State by February 10, 2016, OR if any information on the Form is incorrect. Corrections must be reported by March 1, 2016. An updated Form will be provided.

You will receive **Form 1095-B from Wellmark** if you are a State Police Officers Council (SPOC) Retiree or former SPOC-covered employee enrolled in COBRA in the fully-insured Alliance Select plan.

If you are a SPOC-covered employee who retired or enrolled in COBRA during the 2015 tax year, you will receive two Forms: 1095-C from the State and 1095-B from Wellmark (containing employee and dependent enrollment information).

Contact Wellmark at 1-800-622-0043 if you are a SPOC retiree or former SPOC-covered employee enrolled in COBRA and do not receive Form 1095-B from Wellmark by February 10, 2016, OR if any information on the Form is incorrect. An updated Form will be provided.

You will receive **Form 1095-C from the State of Iowa** if you retired or enrolled in COBRA during the 2015 tax year in any of the following self-funded plans:

- | | | |
|-------------------|----------------------|----------------|
| 1) Blue Access | 2) Blue Advantage | 3) Iowa Select |
| 4) Program 3 Plus | 5) Deductible 3 Plus | |

If you are a SPOC-covered employee who retired or enrolled in COBRA during the 2015 tax year, you will receive two Forms: 1095-C from the State and 1095-B from Wellmark (containing employee and dependent enrollment information).

Contact the DAS Human Resources Enterprise at ACA@iowa.gov if you do not receive Form 1095-C from the State by February 10, 2016, OR if any information on the Form is incorrect. Corrections must be reported by March 1, 2016. An updated Form will be provided.

Please retain these IRS Forms for your income tax records as proof of health insurance coverage to avoid potential penalties. Forms 1095-B and 1095-C verify you and any dependents had health insurance during the 2015 tax year and contain information required for filing Federal income tax returns for 2015. (Individual Mandate penalties may apply to uninsured individuals.)

Please be advised:

- The State of Iowa will provide only one form for all the individuals covered by your plan. You may need to make copies for your spouse or dependents.
- If you were enrolled in a health insurance plan(s) not offered through the State of Iowa during the 2015 tax year, you should receive Forms 1095-C or 1095-B from other employers or insurance carriers.
- If you were covered as a dependent on another health insurance plan, you should be included on Form 1095 issued by the providing employer or insurance carrier.

For more information: Refer to the Frequently Asked Questions (FAQs) enclosed, or visit the State of Iowa's employee ACA webpage – <https://das.iowa.gov/human-resources/ACA> – for samples of Forms 1095-B, 1095-C and additional resources.

Questions? Contact: DAS Human Resources Enterprise at ACA@iowa.gov or
Cindy Broshous at (515) 281-6124, Cindy.Broshous@iowa.gov